

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

In re:

CASE NO.: 6:11-bk-15266-KSJ

RICARDO RUIZ and
LATANYA RUIZ

Debtor(s).

CHAPTER 13

_____ /

 X Chapter 13 Plan_____ Amended Chapter 13 Plan

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the Debtor(s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

<u>Payment Number by months</u>	<u>Amount of Monthly Plan payment</u>
1 – 60 (November 2011 – October 2016)	\$ 850.00

The Debtor(s) shall pay by money order, cashier's check or wage deduction, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

Attorney Fees

<u>Attorney Name</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
Kaufman, Englett & Lynd, PLLC	\$2,500.00	\$ 500.00	1 – 5
Monitoring Fee		\$ 50.00	7 – 60

Priority Claims

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
NONE			

Secured Claims

<u>Secured Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
SETERUS			OUTSIDE PLAN
SUNTRUST BANK			OUTSIDE PLAN
SUNTRUST BANK			OUTSIDE PLAN

Secured Arrearage

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
-------------------------	---------------------	-----------------------	------------------------------

NONE

Secured Gap Payments

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
-------------------------	---------------------	-----------------------	------------------------------

NONE

Property to Be Surrendered:**Creditor Name:****Property Description:**

SETERUS

2 Roseanne Place
Palm Coast, FL 32164

BANK OF AMERICA

2 Roseanne Place
Palm Coast, FL 32164**Valuation of Security:**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
-------------------------	---------------------	-----------------------	------------------------------

NONE

(motion to value must be filed consistent with plan treatment)

Executory Contracts:

The following Executory Contracts are assumed

Name of Creditor: Description of Collateral: Month Numbers:

NONE

The following Executory Contracts are rejected:

Name of Creditor: Description of Collateral:

NONE

Unsecured Creditors: whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: 59%

Property of the Estate reverts in the Debtor(s) upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor(s).

CERTIFICATE OF SERVICE

I/We hereby certify that a true and correct copy of this Chapter 13 Plan of Debtor(s) was furnished by United States mail, postage prepaid, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this 21st day of October, 2011.

/s/ Ronda Ruiz
Debtor Signature

/s/ Ratenya Ruiz
Debtor Signature

/s/ Robert M. Baldwin, Esq.
Robert M. Baldwin, Esq.
Attorney for Debtors
Kaufman, Englett & Lynd, PLLC
111 N. Magnolia Ave. Suite 1500
Orlando, FL 32801
Telephone: 407.513.1900
Facsimile: 407.309.5900
Fla Bar No.: 40626

Label Matrix for local noticing
113A-6
Case 6:11-bk-15266-RSJ
Middle District of Florida
Orlando
Fri Oct 21 14:18:06 EDT 2011

United States Bankruptcy Court
135 West Central Boulevard Suite 950
Orlando, FL 32801-2443

Bank Of America
Po Box 17054
Wilmington, DE 19850-7054

Bank Of The West
Attn: Bankruptcy
Po Box 8050
Walnutcreek, CA 94596-8050

Chela
Attn: Bankruptcy
Po Box 9500
Wilkes-Barre, PA 18773-9500

Citifinancial
300 Saint Paul Pl
Baltimore, MD 21202-2120

(p)DELL FINANCIAL SERVICES
P O BOX 81577
AUSTIN TX 78708-1577

Dell Financial Services L.L.C.
c/o Resurgent Capital Services
PO Box 10390
Greenville, SC 29603-0390

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

FIA CARD SERVICES, N.A.
PO Box 15102
Wilmington, DE 19886-5102

Fia Csna
Attn: Bankruptcy WFNWB/acct.
Po Box 182686
Columbus, OH 43218-2686

Flagler County Tax Collector - Suzanne Johns
P.O. Box 846
Bunnell FL 32110-0846

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

Gemb/dillards Dc
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

Hsbc/polars
Hsbc Card Services
Po Box 5263
Carol Stream, IL 60197-5263

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

McIver Urlogical Clinic - Ic
PO BOX 830469
Birmingham, AL 35283-0469

Nco/inovision-medclir
Attn: Bankruptcy
507 Prudential Rd
Horsham, PA 19044-2308

North Amercn
2810 Walker Rd
Chattanooga, TN 37421-1082

Seterus
14523 Sw Millikan Way St
Beaverton, OR 97005-2344

SunTrust Bank
Attn:Support Services
PO BOX 85092
Richmond, VA 23285-5092

Suntrust Bk Central Fl
Po Box 4986
Orlando, FL 32802-4986

Latanya T Ruiz
5 Presidential Lane
Palm Coast, FL 32164-7427

Laurie K Weatherford
Post Office Box 3450
Winter Park, FL 32790-3450

Ricardo Ruiz
5 Presidential Lane
Palm Coast, FL 32164-7427

Robert M Baldwin
Kaufman, Englett & Lynd, PLLC
111 N Magnolia Avenue
Suite 1500
Orlando, FL 32801-2367

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Dell Financial Services
Attn: Bankruptcy Dept.
Po Box 81577
Austin, TX 78708

Discover Fin
Po Box 8003
Hilliard, OH 43026

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Bank Of America

End of Label Matrix	
Mailable recipients	26
Bypassed recipients	1
Total	27